

Flexible Spending Account FAQs



FSA Rules

1. If I don't use all of the money in my FSAs, can I get it back or roll it over for the next year?

No. Under IRS regulations any unused money in your FSA cannot be refunded to you or rolled over into the FSAs for the following year. However, you are able to incur eligible expenses until March 15, 2013 and be reimbursed with money from your 2012 FSA if you submit your claims no later than April 30, 2013.

2. Can I transfer my Health Care Flexible Spending Account (HCFSA) balance to my Dependent Daycare Flexible Spending Account (DDCFSA)?

No. You may not transfer balances between your Flexible Spending Accounts. The money in each account may only be used for that account's eligible expenses. Please plan carefully.

3. If my spouse is contributing to a Health Savings Account (HSA), can I elect the NCFlex Health Care FSA?

You will have to choose between either the NCFlex Health Care FSA or your spouse's HSA. Here's why: IRS regulations will not let your spouse have an HSA if you participate in the NCFlex Health Care FSA. The FSA covers first dollar medical expenses of your spouse. This means your spouse has other medical coverage (the FSA) that can cover their expenses, regardless of whether they have met their deductible or not. Your enrollment in a FSA would make your spouse ineligible to contribute to his/her HSA. It doesn't matter if you never submit medical expenses from your spouse. It's enough that their expenses are considered eligible under your FSA. Because of this IRS regulation, you and your spouse need to determine the best option for your situation—your NCFlex Health Care FSA or your spouse's HSA.



4. With FSA reimbursements received through direct deposit, what do I do if I switch banks or change bank accounts?

You will need to return a completed account change form to your Benefits Representative which he/she will use to update your payroll check information. At that time, please tell your Benefits Representative that you are an FSA participant with the direct deposit feature. The Benefits Representative will contact the P&A Group of your account change.

Health Care FSA Debit Card

5. I thought I had to sign up for a Convenience Card, but I've also heard that all participants will get a card automatically. Which is the case?

Effective January 1, 2012 if you enroll in a Health Care Flexible Spending Account you will automatically receive the NCFlex Convenience Card free of charge. You are no longer required to sign up or pay a fee for the Convenience Card.

6. How do I activate my card?

To activate your new card please visit www.padmin.com/activatecard or call 1(888) 879-4304 before use.

7. Is there a charge for replacement cards?

No. The P&A Group does not charge for a lost, stolen, replacement or dependent/spouse card.

8. Will we be able to obtain a card for a dependent/spouse?

Debit cards for a spouse and/or dependents over the age of 18 are available at no additional cost to the employee. Debit cards can be ordered electronically online at padmin.com/ncflex. We understand ordering dependent or spouse cards over the phone may be a last resort for some participants. The P&A Call Center is able to order a card if anyone needs assistance.

9. If I use up all my FSA money, can I throw away my card?

No, cards are good through for three (3) years from the date of issue and will not be automatically re-issued each January. The expiration date is also located on the front of each card. (Remember to re-enroll in the FSA during each annual enrollment period!)

Claims Submission

10. How do I submit a claim for reimbursement*?

Submit a claim via:

- **Fax.:** Toll- free (877) 213-8917
- **Mail:** The P&A Group
Attention: State of North Carolina FSA Plan
17 Court Street
Suite 500
Buffalo, NY 14202



***Note:** Remember to complete all required information and sign your FSA claim form. Unsigned claim forms cannot be processed and will delay your reimbursement. When submitting documentation for debit transactions, please remit a copy of the MBI Receipt Notification Letter. Please submit to the dedicated fax number and address listed on the letter for faster service.

11. What type of documentation do I need to submit?

You must submit an itemized receipt or an Explanation of Benefits (EOB) if covered by your insurance, using a claim form. Remember you must sign and submit the claim form via mail or fax, along with your documentation.

For NCFlex Convenience Card users: You only need to submit sufficient documentation if the P&A Group requests this information to you directly. If you do not receive communication sent to you, P&A has approved the transaction. If the P&A Group requests documentation and it is not received within 40 days of the incurred date, card privileges will be suspended.

12. What is the deadline for submitting claims for my HCFSa and DDCFSa?

The deadline to submit claims for the 2012 plan year is April 30, 2013. There will be a two and a half month extension to incur expenses, until March 15, 2013, as long as claims are submitted by April 30, 2013. 2012 claim submission with dates of service from January 1, 2012 through March 15, 2013 must be submitted to the P&A Group via electronic claim upload, fax or mail. Your NCFlex Convenience card will reduce any remaining balance from your 2012 account balance first.

13. Can I check my claim status online? What is the web address and how do I log on?

To access your account online go to ncflex.padmin.com and log in. Once you log in you can view your account details, submit a claim or chat with a live customer service representative. (If this is your first time logging in click on the "first time logging in" hyperlink on the home page. You will be first prompted to enter your Social Security Number or Employee ID. Then you will be asked to create a username and password for your online account.)

14. What will the turnaround time for claims processing?

The P&A Group processes claims 24 hours a day/7 days a week. Claims, on average, take 3-5 business days for approval and, pending the availability of funds for the Dependent Day Care FSA, reimbursements are issued to the participants the next business day.

15. What is the HIPAA authorization form and why do I need to fill one out?

This form authorizes another person to have access to your protected health information. If you are unable to contact P&A Group regarding your personal claims information, this completed form will allow P&A Group to share some of that information with your named representative. For instance, let's say that you enroll in the NCFlex Health Care FSA. Your spouse uses the account for an eligible medical expense and later has a question about a claim for the expense. Your spouse contacts the P&A Group about the inquiry. P&A can't speak to your spouse because you have not signed the HIPAA authorization form, which essentially says that the account holder (in this case, you) gives permission for a named representative to inquiry about any claims associated with the account.

Completing this form is important because it allows a designated person to speak on your behalf. Please visit padmin.com/ncflex and log into your P&A account to fill out the HIPAA authorization form electronically. This is the fastest and easiest way to submit the form. You can also access the NCFlex HIPAA form at ncflex.org and submit the form via fax or mail to the appropriate vendor.

CLAIM REIMBURSEMENTS



16. Is direct deposit mandatory or can a live check be issued?

Direct deposit is a mandatory requirement per the State of North Carolina.

17. Is documentation still required on all Convenience Card purchases?

No. The P&A Group will notify the participant of any NC Flex Convenience Card purchase that needs documentation. If The P&A Group does not request documentation from you via mail or e-mail you do not need to substantiate the Convenience Card purchase. If The P&A Group does notify you, please follow the instructions on the letter you receive.

18. Is there a way I can be notified when there's been activity on my account (Convenience Card use, claims status, etc.)?

Yes, if you provide your email address is provided to the P&A Group, notifications are sent to you regarding Convenience Card usage, claim submission, claim denial, claim reimbursement, and periodic account balance statements.

19. I received a notice that a reimbursement was sent to my bank on x/x/xxxx, but when I checked my bank balance online, it wasn't there. Why?

There could be a few reasons for this. Upon receipt of banking information, the P&A Group verifies all banking information and will receive a notice back from your banking institution when the account has been verified. This process may take up to five (5) days. Once this is received from your banking institution all reimbursements will be sent to you via direct deposit. If your bank account has been successfully updated and there is still a delay, it may be a timing delay of when your banking institution processes funds from the P&A Group. It may take on average 2-4 days for your banking institution to process funds. If there is a longer delay you may contact the P&A Group, who will contact your banking institution.

20. If I need to re-pay the plan for an ineligible expense, where do I send my NCFlex Convenience Card repayments?

The P&A Group, Attention: State of North Carolina FSA Plan
17 Court Street, Suite 500
Buffalo, NY 14202

Make checks payable to the P&A Group. Please include a copy of the NCFlex Convenience Card letter with your repayment.

P&A Group Contact Information

Customer service hours are Monday-Friday 8:00 AM- 8:00 PM ET.

WEBSITE: ncflex.padmin.com

CUSTOMER SERVICE: Toll Free (866) 916-3475

FAX CLAIM NUMBER: Toll Free (877) 213-8917

MAILING ADDRESS: P&A Group ATTN: NC FSA Plan
17 Court Street | Suite 500 | Buffalo, NY 14202

Receive your account balance via text message! Update your P&A account with your mobile number and text the word BAL to the number 70626.